

REMARKS

Claims 33-52 are pending in this application. Applicant has cancelled Claims 13-32, without prejudice, and Applicant has added new Claims 33-52. Applicant respectfully submits that the newly added Claims 33-52 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 33-52, is patentable over the prior art.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. THE 35 U.S.C. §102 REJECTIONS:

The Examiner asserts that Claims 13-32 are rejected under 35 U.S.C. §102(e) as being anticipated by Ensel, et al., U.S. Patent No. 6,493,685 (Ensel).

As noted above, Applicant has cancelled Claims 13-32, without prejudice, and Applicant has added new Claims 33-52. Applicant respectfully submits that the newly added Claims 33-52 do not contain new matter. Applicant further submits that the present invention, as defined by Claims 33-52, is patentable over the prior art.

**IA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 33-52, IS
PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 33-52, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 33, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 33, is patentable over Ensel. Applicant respectfully submits that Ensel does not disclose or suggest the present invention, as defined by independent Claim 33. Applicant submits that Ensel does not disclose or suggest an apparatus, comprising a first processing device for processing information regarding a transaction involving an account associated with an individual account holder, wherein the first processing device generates a first message containing information regarding the transaction, and a transmitter for transmitting the first message to a first communication device associated with the individual account holder, wherein the first message is transmitted to the first communication device in real-time, all of which features are specifically recited features of independent Claim 33.

Applicant submits that Ensel does not disclose or suggest the recited apparatus which comprises the recited transmitter for transmitting the recited first message to the recited first communication device associated with the individual account holder, wherein the recited first message is transmitted to the recited first communication device in real-time. Applicant submits that Ensel does not disclose or suggest the recited transmitter for transmitting the recited first message to the recited first communication device. Applicant further submits that Ensel does not disclose or suggest the recited first message which is transmitted to the recited first communication device in real-time.

Applicant further submits that Ensel does not disclose or suggest a memory device for storing information regarding transactions involving a plurality of accounts associated with the individual account holder, wherein the plurality of accounts comprises at least one of a credit card account, a debit card account, a charge card account, a "smart" card account, and a currency card account, and at least one of a bank account, a checking account, a savings account, an electronic money account, a brokerage account, a wireless communication account, and a cellular communication account, and further wherein the information regarding

transactions includes information regarding the transaction or information contained in the first message, and further wherein the information regarding transactions includes information regarding an identity and contact information for at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the transaction, wherein the information regarding a transaction or the information contained in the first message is automatically received by a receiver and automatically stored in the memory device, all of which features are still other specifically recited features of independent Claim 33.

Applicant submits that Ensel does not disclose or suggest the recited memory device for storing the recited information regarding transactions involving the recited plurality of accounts which recited information regarding transactions includes information regarding the recited transaction or information contained in the recited first message. Applicant further submits that Ensel does not disclose or suggest the recited information regarding transactions which includes information regarding an identity and contact information for the recited at least one of a merchant, a vendor, a bank, a financial institution, a

brokerage firm, an electronic money account, and a communication account provider, involved in the recited transaction. Applicant further submits that Ensel does not disclose or suggest the recited information regarding a transaction or the information contained in the recited first message which is automatically received by the recited receiver and automatically stored in the recited memory device.

Applicant further submits that Ensel does not disclose or suggest the recited apparatus wherein the first processing device or a second processing device processes information regarding a request for transaction information, wherein the request for transaction information is transmitted from the first communication device or from a second communication device associated with the individual account holder, wherein the first processing device or the second processing device generates a second message in response to the request using the information regarding transactions stored in the memory device, wherein the second message contains information regarding at least one transaction and contact information regarding the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a

communication account provider, involved in the at least one transaction, wherein the second message is transmitted to the first communication device or to the second communication device on or over at least one of the Internet and the World Wide Web, all of which features are yet other specifically recited features of independent Claim 33.

Applicant submits that Ensel does not disclose or suggest the recited apparatus wherein the recited first processing device or the recited second processing device processes the recited information regarding the recited request for transaction information, wherein the recited request for transaction information is transmitted from the recited first communication device or from the recited second communication device. Applicant further submits that Ensel does not disclose or suggest the recited apparatus wherein the recited first processing device or the recited second processing device generates the recited second message in response to the recited request using the recited information regarding transactions stored in the recited memory device. Applicant further submits that Ensel does not disclose or suggest the recited apparatus wherein the recited second message contains the recited information regarding at least one transaction and contact information regarding the at

least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the at least one transaction, wherein the recited second message is transmitted to the recited first communication device or to the recited second communication device on or over at least one of the Internet and the World Wide Web.

In view of the foregoing, Applicant respectfully submits that Ensel does not disclose or suggest many of the specifically recited features of independent Claim 33. Applicant further submits that Ensel does not disclose or suggest all of the specifically recited features of independent Claim 33.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 33, is patentable over Ensel.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 33, is patentable over the prior art. Applicant further submits that Claims 34-52, which claims depend directly from independent Claim 33, so as to include all of

the limitations of independent Claim 33, are also patentable as said Claims 34-52 depend from allowable subject matter. In particular, Applicant submits that Ensel does not disclose or suggest all of the specifically recited features of independent Claim 33, and, therefore, Ensel does not disclose or suggest all of the features of each of dependent Claims 34-52.

Allowance of pending Claims 33-52 is, therefore, respectfully requested.

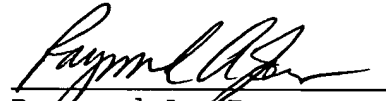
II. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 33-52 is respectfully requested.

A Petition For Extension of Time under 37 C.F.R. 1.136(a) for a One-Month Extension of Time is submitted herewith. A Credit Card Payment Form for \$60.00 for the fee for the Petition for a One-Month Extension of Time, is submitted herewith. A Fee Transmittal Sheet (in duplicate) for the fee for the Petition for a One-Month Extension of

Time is also submitted herewith. Applicant respectfully requests a One-Month Extension of Time to respond to the Office Action, mailed September 19, 2006.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read 'Raymond A. Joao', written over a horizontal line.

Raymond A. Joao
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Encl.: - Abstract of the Disclosure

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